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UNIT ORGANIZATION OF THE TOPICS BUYING AND SHOPPING METHODS, AND ADVERTISING IN CONSUMER EDUCATION

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In partial fulfillment of requirement

for the degree of Master of Education

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CHAPTER I

STATEMENT OF THE PROBLEM AND DEFINITION OF TERMS

The purpose of this service paper is:

1. To prepare and to present to teachers source materials which would serve as guides for them in developing unit courses in "Buying and Shopping Methods," and "Advertising" which would be in keeping with the background, needs, and abilities of of any specific group of pupils in senior high school.

2. To devise and organize the content of, and arrive at an effective outline that could be used by teachers in the "Consumer Education Movement."

The purpose of "Consumer Education" is to help students to become "more intelligent, more effective, and more conscientious consumers,"[1] and the schools today should seek to help students make wise choices in goods and services and effectively aid them in managing personal budgeting and saving. Students should be urged to aim for a higher standard of living regardless of what their incomes may be. The importance of choice-making in their buying and shopping, with a sound sense of values as a foundation, is emphasized as a goal. It can perhaps be better stated in the following list of objectives:

1. To give the pupil information and guidance (standards, values, principles) that will help him select and buy goods and services intelligently.

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[1] Gilbreth, Harold. "Consumer Education in Your School," UBEA Forum. February, 1948. p. 8.

2. To help the pupil learn to make his daily living richer, fuller, more efficient, through planning and wise selection, purchase, and utilization of goods and services.

3. To teach the pupil how to evaluate advertising and sales appeals.

4. To develop familiarity with agencies and sources of information helpful to consumers.

5. To increase the pupil's sense of personal and social responsibility through associations with others.

6. To develop an intelligent concept of saving and spending.

7. To acquaint the pupil with public and private agencies and with legal and non-legal controls that safeguard the consumer.

8. To study the function and facilities of the government in protecting the interests of the consumer.

9. To promote high standards of ethics and fair dealings at all times.

These objectives are not new. What is new is the fact that students, better informed, have become more articulate in their demands and are aggressively setting about to get what they want.[1]

It is expected that these objectives may be accomplished through one or a combination of the following means:

1. Informing students about good and bad advertising and selling devices.

2. Developing within the student a knowledge of commodity standards.

3. Training students to use their ability in testing merchandise for

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[1]Dameron, Kenneth. Consumer Problems in Wartime. McGraw-Hill Book Company, New York. 1944. p. 352.

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quality.

4. Instructing students how to evaluate labels as to:

a. grade of merchandise;

b. information about content;

c. description of goods;

d. specifications - size, etc.

5. Acquainting students with legislation affecting their problem in consumer buying.

6. Bringing about a knowledge of consumer organizations which will aid students to be intelligent buyers.

Definitions

In order that there may be uniformity and clarity in the understanding of the terms as they are used in this service paper, the following definitions are listed:

advertising:

> Advertising is the presentation of a proposition (usually in print) to the people in such a way that they may be induced to act upon it.[1]

auction sales:

> Selling of private goods or stocks by auctioneers who stimulate competitive bidding. Each sale is final and paid in cash.[2]

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[1]Starch, Daniel. Principles of Advertising. A. W. Shaw and Company, Chicago. 1923. p. 6.

[2]Graham, Jessie and Jones, Lloyd. The Consumer's Economic Life. The Gregg Publishing Company, New York. 1946. p. 84.

bait advertising:

> Bait advertising is the advertising of certain articles at bargain prices when the advertiser has no intention of selling these articles, but desires merely to entice the customer into the store with the idea of selling him a substitute at a higher price - probably an inferior substitute at an exorbitant price.[1]

bargain sales - bargain counters:

> Counters provided for the purpose of disposing of goods which did not sell readily in the main store and for goods which were shopworn or damaged.[2]

buyer:

> A buyer is the person who is responsible for his success or the failure of the merchandise he purchases.[3]

certificate of approval:

> Certificate of approval is given on products that have been approved or certified as a result of many tests.[4]

chain stores:

> Chain stores are groups of stores operated under single ownership and centralized management, handling similar lines of merchandise in decentralized locations.[5]

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[1] Facts You Should Know About Schemes. Better Business Bureau. p. 5.

[2] Coles, Jessie. The Consumer, Buyer and the Market. John Wiley and Sons, Incorporated, New York. 1938. p. 183.

[3] Brisco, Norris A. Principles of Retailing. Prentice Hall, Incorporated, New York. 1927. p. 84.

[4] Graham, Jessie and Jones, Lloyd. The Consumer's Economic Life. The Gregg Publishing Company, New York. 1946. p. 103.

[5] Brisco, Norris A. Ibid. p. 16.

co-operative stores:

> A cooperative store is a retail store owned and directed by its own associated customer membership.[1] A cooperative store is owned and managed by its customers, and its aim is to reduce the cost of living by securing the profits of middlemen for the customers.[1]

consumer:

> For all practical purposes, every individual is a consumer. Even the businessman, who as a trained specialist, buys goods and services for his business, is an ordinary consumer when he buys food, clothing, medical care, recreation, education, and similar goods and services for his family. When we speak of a consumer, therefore, we have in mind every individual in a daily process of spending and using.[2]

consumption:

> Consumption is the satisfaction of human wants through the destruction of the utilities embodied in goods and services.[3]

convenience goods:

> Convenience goods are those consumers' goods which the customer usually desires to purchase frequently, immediately, and with a minimum of effort.[4]

dealer's aid:

> Dealer's aid is aid given to dealers in advertising the goods that the manufacturers produce, distributing detailed plans for newspapers, layouts, or window displays and point-of-sale advertising.[5]

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[1]Brisco, Norris A. Buying for Retail Stores. Prentice Hall, Incorporated, New York. 1937. p. 35.

[2]Shields, H. G. and Wilson, Harmon W. Consumer Economic Problems. South-Western Publishing Company, Cincinnati. 1940. p. 1.

[3]Maynard, Harold H. and Beckman, Theodore N. Principles of Marketing. The Ronald Press Company, New York. 1946. p. 88.

[4]Brisco, Norris A. Ibid. p. 197.

[5]Rowse, Edward J. and Fish, Louis H. Fundamentals of Advertising. South-Western Publishing Company, Cincinnati. 1943. pp. 269-270.

department stores:

> A department store is a retail institution organized into a departmental system with consolidated ownership and management of many lines of merchandise under one roof.[1]

fraudulent:

> Fraudulent advertising is a deceitful, dishonest method or scheme to mislead or deceive the public. For a statement to be fraudulent it must not only be false but known by the maker to be false.[2]

free service:

> The common meaning of the word "free" is "without cost orobligation," or "gratuitous"; that is, given without recompense or payment. The word "free" may therefore have the capacity to mislead when used in any other sense.[3]

government stamp:

> Government stamp is another form of an excise tax, a sales tax in some instances, that is levied by means of selling stamps affixed to the products.[4]

guarantee:

> Guarantee is a proof of quality given by a manufacturer or distributor to create confidence and to protect against the competition of cheaper substitutes.[5]

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[1]Brisco, Norris A. Principles of Retailing. Prentice Hall, Incorporated, New York. 1927. p. 8.

[2]Monroe, Day; Kyrk, Hazel; and Stone, Ursula. Food Buying and Our Markets. M. Borrows and Company, New York. 1938. p. 133.

[3]Shilt, Bernard A. and Wilson, W. Harmon. BUsiness Principles and Management. South-Western Publishing Company, Cincinnati. p. 297.

[4]Glos, Raymond and Baker, Harold. Introduction to Business. South-Western Publishing Company, Cincinnati. 1947. p. 635.

[5]Maynard, Harold and Beckman, Theodore. Principles of Marketing. The Ronald Press Company, New York. 1946. p. 566.

house-organs:

> House organs, referred to as "corporation magazines," "house publications," are of considerable variety as to style of contents, commercial purpose, mechanical form, and circulation. The house publication is frankly a promotional form of publication for retail salespeople, traveling salesmen, or dealers only.[1]

installment buying:

> A buyer gives a promise to pay in lieu of cash, an unsecured or secured promise to pay out of future income, thus creating a debt.[2]

labels:

> Labels include several items of information for the customer such as quality, quantity, ingredients, proper use and care, instructions for preparations, and time and place of manufacturer.[3]

layout:

> A layout is a draft of the general appearance desired for an advertisement -- location and arrangement of display.[4]

mail-order houses:

> Mail-order houses - retail institutions, sell and deliver their goods by mail. Customers are advised of the availability of the merchandise through

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[1]Hall, S. Roland. The Advertising Handbook. Mc-Graw-Hill Book Company, Incorporated, New York. 1930. p. 829.

[2]Gordon, Leland J. Economics for Consumers. The American Book Company, New York. 1939. p. 275.

[3]Graham, Jessie and Jones, Lloyd. The Consumer's Economic Life. The Gregg Publishing Company, New York. 1946. p. 96.

[4]Rowse, Edward J. and Fish, Louise J. Fundamentals of Advertising. South-Western Publishing Company, Cincinnati. 1943. p. 170.

catalogues, magazine and newspaper advertising, or by direct mail.[1]

mark-up:

Mark-up is the difference between the cost price and the selling price of merchandise.

a. Initial or purchase mark-up is the difference between the cost and the original retail price.

b. Maintained mark-up is the difference between the merchandise cost of sales and the actual sales.[2]

media:

Advertising media (singular, medium) are any means by which the advertising message is conveyed.[3]

packaged goods:

Packaged goods are those sold in containers which save time and expense to the storekeeper. Customers can make own purchases - can wait on themselves.[4]

retail stores:

Retail stores are the final like in the chain of activities which serves to move goods from the place of production to the place of consumption and into the hands of the individual consumers.[5]

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[1]Glos, Raymond E. and Baker, Harold A. Introduction to Business. South-Western Publishing Company, Cincinnati. 1947. p. 245.

[2]Brisco, Norris A. (Mrs.). Retailing. Prentice-Hall, Incorporated, New York. 1947. pp. 179-180.

[3]Barker, Clare W. and Anderson, Ira. Principles of Retailing. McGraw-Hill Book Company, Incorporated, New York. 1941. p. 370.

[4]Graham, Jessie and Jones, Lloyd. The Consumer's Economic Life. The Gregg Publishing Company, New York. 1946. p. 110.

[5]Kneeland, Natalie; Bernard, Louise; and Tallman, Gerald. Selling To Today's Customer. Ginn and Company, Boston. 1942. p. 16.

shoppers:

> Shoppers are customers who usually shop several stores for purposes of comparison as to prices, qualities, and styles.[1]

specialty shop:

> Specialty shop is applied to a type of store that handles a line of specialty goods which has some attraction for the customer other than price and which induces her to make a special effort to visit the store in which the line is sold.[2]

standard:

> A standard is a model for a material object or a course of action established by authority, custom, or general consent by which others of a like nature may be identified, compared, or regulated, or which in itself represents the ideal or the "one best" for a particular purpose.[3]

standard of living:

> Standard of living is measured by the variety, quality, and quantity of the goods you consume, and fluctuates due to the ever-changing living costs.[4]

testimonials:

> Every testimonial is an application of dramatization. It not merely presents the product, but also offers proof of the desirability of the product through the

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[1]Brisco, Norris A. Principles of Retailing. Prentice Hall, Incorporated, 1927. p. 63.

[2]Brisco, Norris A. (Mrs.). Retailing. Prentice-Hall, Incorporated, New York. 1947. p. 26.

[3]Coles, Jessie V. Standardization of Consumers' Goods. The Ronald Press Company, New York. 1932. p. 78.

[4]Graham, Jessie and Jones, Lloyd. The Consumer's Economic Life. The Gregg Publishing Company, New York. 1946. p. 29.

words of a person whose experience gives weight to his opinion.[1]

testing:

Testing is studying, reporting, and rating goods and services from the point of view of their selection, purchase, and use by the ultimate consumer.[2]

trade-mark:

A trade-mark is a distinctive word, emblem, symbol or device, or a combination of these, used on goods actually sold in commerce to indicate or identify the manufacturer or seller of the goods.[3]

trade name:

A trade name is the name by which an article is designated in commerce. It is the name given to proprietary article by the manufacturer or seller, and it is frequently the name by which the manufacturer or seller is known.[4]

The Need of Consumer Education in the High School

It is not difficult to find justification for the idea that consumer education should be included in the schools, either as a separate subject or in correlation with other related subjects as a large number of colleges

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[1]Rowse, Edward J. and Fish, Louis J. Fundamentals of Advertising. South-Western Publishing Company, Cincinnati. 1943. p. 135.

[2]Maynard, Harold H. and Beckman, Theodore. Principles of Marketing. The Ronald Press Company, New York. 1946. p. 93.

[3]Rowse, Edward J. and Fish, Louis J. Ibid. p. 190.

[4]Ibid. pp. 190-191.

and secondary schools have organized special courses in consumer education, and direct consumer education is being given as part of a number of long-established courses.

In November, 1946, a short questionnaire to ascertain the status of consumer education was sent to 2,915 high schools enrolling 300 or more pupils. Usable returns were received from 725 or 24.8 per cent. Of the schools that returned the questionnaire 26 per cent offer separate courses called consumer education. Since 1942, the number of courses has steadily increased. Two-thirds of these separate offerings are in the last two years of the high school when many young people who need this instruction as a part of their general education have been eliminated. Of course, they may have received some instructions on the buying and use of consumer goods in other courses. Eighty-seven per cent of high schools that returned the questionnaire indicated that they offered some consumer education as a part of one or more other courses.[1]

Consumer education is such an inexhaustible subject and covers so many fields that it is taught in home economics, business, social studies, chemistry, physics, mathematics.

> Consumer education has brought some new subject matter into the school, but, in the main, it is not a body of subject matter and cannot be defined in terms of subject matter. The best way to find out what consumer education must be is to see what it must do.[2]

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[1]Briggs, Thomas H. "Consumer Education in 1946-1947." Bulletin of the National Association of Secondary-School Principals, May, 1947. pp.137-139.

[2]"Consumer Education in Your School." Consumer Education Study. National Association of Secondary-School Principals. p. 21.

There is a definite need for a course that will give students an insight into the problems of consumer education. Since every person is a buyer of consumer goods and services, it is highly desirable that each individual have a knowledge of sources of goods and services, channels through which they are obtained, some principles of buying, and other concomitant problems.

Business exists not as an end in itself, but as a means of satisfying the many wants of mankind. With all the opportunities available today for obtaining information about commodities, the pupil has a right to expect guidance and help in preparing him to meet life's problems. The ability to be a wise consumer is recognized as one of the abilities of special significance to be developed.

While consumer education in its wider, deeper implications, aims at the best possible expenditure of time, money, and effort for the attainment of good living, it is most immediately concerned with the application of critical thinking to practical everyday affairs. At the same time, it is fundamentally concerned with bringing about a better understanding of social and economic conditions. Its primary aim is teaching and guidance in the efficient use of available resources of information; and, therefore, it can be made a powerful force in serving the interest of the public in good times or in bad.

The business of being a consumer requires study and training, as do other businesses and professions. In high schools, students are trained and prepared for business, college, homemaking, and many other fields. They need academic training to be better prepared to earn a living, but they need as well a supplementary training in money management and consumership.

One has only to look about him to see that schools have, in the past, apparently failed to give students the benefit of training in consumer education. Many do not know how to use (consume) what they have so as to give themselves and their families comfort, peace of mind, and wholesome satisfaction.

Home in his article "Know Yourself as a Consumer" has this to say:

> As a consumer the high school student's welfare is definitely tied to that of all others whose concern is the use of things--all other consumers. And the consumer--employed and unemployed--has become the "human yartstick" of the extent of the recovery of our national well being.[1]

With consumer conditions as they are, it is understandable that support for the inclusion of consumer education in the school program is becoming more and more widespread. Professors of education in teachers' colleges encourage wider use of consumer education with special emphasis in secondary school work. Indeed it is not all uncommon to find that many of the leaders in educational fields are identified in some manner with organizations interested primarily in extending consumer information both in the school and outside of it. Some of this interest of educators in consumer education is indicated by the following quotation from "The Purposes of Education in American Democracy."

> People ignorantly waste many millions of dollars on needless illness and on useless or harmful patent medicines, spiritualistic seances, mind healers, and

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[1]Home, Frederick C. (Dr.). "Know Yourself as a Consumer." Scholastic, vol. 26, No. 2. February 9, 1935.

> a sorry train of similar nostrums and quacks. The schools would save more than their own total cost if they could see to it that the oncoming generation of adults used its resources for health more wisely.[1]

Also in the same publication, under a general division entitled "The Objectives of Economic Efficiency," are found descriptions of these main purposes: The Educated Consumer Plans the Economics of His Own Life; The Educated Consumer Develops Standards for Guiding His Expenditures; The Educated Consumer Is an Informed and Skillful Buyer; The Educated Consumer Takes Appropriate Measures to Safeguard His Interests; and finally at the close of Chapter VI appears the following statement:

> Information and skill in choosing and buying are as important as information and skill in producing and selling. Consumer education is a universal need; it should be provided for all through the schools and not left to accidental learning.[2]

An examination of the Education Index, which lists thousands of publications connected with education, shows interesting facts that illustrate the rise of consumer education, at least in the educational world. Here is plenty of evidence to support the belief that the need for consumer education has become much more apparent in recent years.

Not only are educators interested in the educational growth of its students as consumers, but the Federal government is expanding its consumer protection activities, largely because of popular demand.

Private testing and rating organizations are in operation, with the major purpose of giving detailed consumer information to the members or

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[1]"The Purposes of Education in American Democracy." Educational Policies Commission. National Education of the United States, Washington, D. C. 1938. p. 61.

[2]Ibid. p. 106.

subscribers to their publication. Some of the more general types of periodicals available on the newsstands and by subscription claim to supply similar information to their readers. Organizations with specialized interests, such as the American Medical Association and the American Dental Association, have long been supplying information for consumers. Chambers of Commerce, advertising organizations, and many private businesses are showing considerable interest in all of this tendency toward making better informed consumers.

The existence and operation of these and many other organizations in the interests of consumers seem to support quite clearly the following two ideas:[1]

1. Consumer education is closely intertwined with much of the lives of the people.

2. The need for additional consumer education must be very great, as indicated by the fact that so many organizations are doing work in the field of consumer education and evidently are hoping and planning to do much more.

It is evident that a definite problem does exist.

Perhaps the strongest single movement in secondary school education at present is the increase in attention to materials and methods which are to supply a more functional type of education. Developments in curriculums are strongly in the direction of this "education-for-life" movement.

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[1]Bush, George L. Science Education in Consumer Buying. Bureau of Publications, Teachers College, Columbia University, New York. 1941. p.16.

CHAPTER II

SURVEY OF RESOURCES

Professional, Trade and Governmental Services to Consumer

It may seem at a glance that this list of contributions to the field is just a copy from a single textbook, but it is, rather, a survey of more than twenty textbooks of recent publication, and numerous periodicals and governmental publications in which each agency was checked first as to its kind and purpose, and then re-classified as to type.

It is true that some of the contributions bear only a very general relationship to the real problem of consumer education, while others have made no attempt to reach the problems of class teaching; but Dameron in his book, "Consumer Problems in Wartime," states:

> Programs of consumer education are a matter of recent development. Hence the literature of consumer education as such is in a state of development. . . . There are yet to be developed standard text materials which integrate these specialized areas - Marketing, Economics, Home Economics, Management, and Mathematics.
>
> Our approach to the subject of sources of consumer information is general. It is not identified with any one educational level. The educational problem at hand should govern the choice of material and determine the level of instruction. . . . Most materials developed today are geared to the war effort.[1]

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[1]Dameron, Kenneth. Consumer Problem in Wartime. McGraw-Hill Book Company, New York. 1944. pp. 16-17.

However, the National Better Business Bureau, Inc., and the Better Business Bureaus of various cities throughout the country are making extensive contributions to the education of the consumer. The results of their investigations are made known to the public and several of these bureaus have published bulletins of information concerning the buying of specific commodities. These publications are prepared and edited by well-known authorities in each field and, therefore, represent up-to-date, authentic information.

One function of a local Better Business Bureau is to check carefully the practices of local businesses in order to prevent any unfair trade practices. Standards are usually specified for truthful advertising and fair public relations.

The local bureau also investigates the various promotional schemes of new businesses that enter the community. Anyone has the privilege of calling the local Better Business Bureau for information and advice.

Through the radio, newspaper, movie, and public addresses, the public has been educated to notify the Federal Bureau of Investigation of any unlawful activity of a Federal nature that would be injurious to the nation. Because of the training and experience of Federal investigators, they are able to cope with the situation for the good of all. In a similar way, trained workers of the Better Business Bureau are able to deal with local complaints.

The Better Business Bureau, after lawful investigation, serves the public in bringing to justice individuals or concerns who try to induce the purchase of consumer goods through misrepresentation. Consumers are

gradually learning that they may notify their Better Business Bureau when there is a discrepancy in price or policy from those agreed upon, or evidence of shady dealings.

With developments and changes in methods of production of goods, it has become increasingly difficult for consumers to trace the origin of commodities, because, often, the producer and the consumer arefar removed from each other. In these circumstances, the Better Business Bureau may be able to assist the consumer to know his product.

It is evident from what has been said that the consumer needs a great deal of information about the products which he buys. The problems of spending money wisely are so numerous and difficult that he cannot depend solely upon the information gained from his own limited experience. If he is to get the most for his money, he must make use of all available sources of information. There are three general ways by which the consumer may learn more about the products which he buys, namely through:

1. Advertising;
2. Private Agencies;
3. Certain Governmental Agencies.

The intelligent consumer must make use of all available sources of information. He should wisely use the services offered by the advertiser, at the same time being careful not to be misled by exaggerated appeals. He should appreciate the protection extended to him by the government and draw upon such information as may be available from this source. Finally, it may be said that at the present time private agencies supported by consumers themselves probably represent one of the most reliable sources of information.

Students of consumer education will get a better understanding and a much greater insight into the many problems of the consumer if various sources of information are used to supplement the textbook. At the present time there is a vast store of information available to all teachers of consumer education. Much of this material may be had for the asking. Other material may be obtained at a small cost.

> Knowing reliable sources of information is really closely connected with the first objective --training for wise buying.[1]

The Household Finance Corporation, 919 North Michigan Avenue, Chicago, Illinois, offers excellent supplementary materials for teaching a unit on Buying and Shopping Methods. Booklets may be obtained for two and one-half cents each. By request, free copies will be sent every year to teachers.

The Public Affairs Committee, Incorporated, 30 Rockfeller Plaza, New York, publishes pamphlets which are excellent digests of the findings of economic and social research. For ten cents per copy, such pamphlets as "Credit for Consumer," "Your Income and Mine," "More for your Money," and "Read your Labels" may be obtained.

Consumer's Guide, published by Consumers' Counsel, Division, U. S. Department of Agriculture, Washington, D. C., is a semi-monthly periodical dealing with consumers' problems and will be furnished free upon request.

The 20th Century Fund, 330 W. 42d Street, New York, New York, established for economic research by the late Edward A. Filene, publishes many good books which are the findings of experts in various economic fields.

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[1] Methods of Teaching Consumer Education. Monograph 64. South-Western Publishing Company, Cincinnati. 1944. p. 8.

The book, "Does Distribution Cost Too Much?", ably deals with problems of distribution, and supplies an excellent supplement for consumer classes in which are being studied various phases of distribution. (Must be "standing order number.")

Various departments of the Federal Government will gladly send to teachers, without charge, publications dealing with the work they are doing. These publications can often be worked into the consumer education curriculum easily and with good effect. The Department of Agriculture is a vast reservoir of consumer material.

Supplementary materials are not limited to books, periodicals, and pamphlets, however. Movies are excellent teaching devices. The Government has made a number of movies, and for the most of these there are no rental charges. Schools are required to pay only the transportation charges to and from the destination. Some moving pictures are:

Housing In Our Time. A 2-reel sound movie, shows how the U. S. Housing Authority works. It traces the housing program from the time a loan is granted to a city until the project is finished and the people move in. It shows poor living conditions before housing projects were started.

Know Your Goal. A sound movie based on the consumer's interest in coal. This picture shows how a consumer can get the most heat from coal. It also tells how the interests of consumers are protected by the Consumers' Counsel Division of the Department of Agriculture.

Hidden Values. Produced by Sears, Roebuck and Company portrays the interest certain business concerns take in satisfying their customers. This movie shows how Sears, Roebuck and Company test the durability of their merchandise before offering it to the public for sale.

Movies may be obtained from the company's distributors, The Venard Organization, 702 S. Adams Street, Peoria, Illinois.

Hot Money. (This is American Service; time 20 minutes.) Stresses the need for a conscientious saving plan. Impresses on everyone the utmost caution in spending if we are to hope for post-war abundance for all. Pictorial Films, Incorporated, 1270 Avenue of the Americas, New York 20, Kimball Building, Chicago 4, Illinois.

Other types of visual aids that can be used successfully for motivating and stimulating interests are:

Types of Audio-Visual Aids:

1. Blackboard and bulletin board
2. Dramatics: pantomime - playlet - pageant
3. Flat pictures: photographs - prints - post cards
4. Graphs: pictorial - bar - area - line - diagram
5. Maps: flat - projection - globe - electric
6. Models: objects - specimens - posters - clippings - counter showcases
7. Trips: journey - tours - visits
8. Laboratory experiments

Audio-Visual Aids in Modern Life used for formal instruction in schools, industry, commerce, trades, and professions:

1. Magazines
2. Books
3. Newspapers
4. Advertising

5. Store exhibits

6. Samples

7. Motion Pictures

8. Demonstration Devices

There is still another source of supplementary material which is somewhat different in character from books, periodicals, booklets, and movies. This source is particularly useful to schools which make use of a public address system. The 20th Century Fund has made a series of recordings of addresses and economic dramas which have been presented over the radio. These recordings deal with problems that are vital to consumers. Some of these problems are distribution, state trade barriers, the problems of the farmer, and the problems of merchants.

There is one drawback to the use of these recordings. The records are 16 inches in diameter, and it is sometimes difficult to find recording machines on which the records fit. Whenever the records can be used, they provide an invaluable aid to teaching. These records bring current economic problems to the student via the "air" direct to the classroom.

At the third national conference institute for consumer education at Stephen's College at Columbia, Missouri, the following panel discussion on the use of Radio and Motion Pictures in Consumer Education took place.

Tyler, Director, Evaluation of School Broadcasts, Ohio State University, and Dale, Professor of Education, Bureau of Educational Research at the same University, with other participants, began the meeting with the assumption that "this relatively new medium of communication (the radio) is tremendously powerful and effective for giving information, stimulating

interests, influencing attitudes, and presenting material from which generalizations can be drawn."[1]

Much emphasis was given to the importance of integrating all the various kinds of materials in consumer education. Panels, discussions, recordings, excursions, lectures, motion pictures, and radio programs can supplement each other in developing the various aspects of this field. The need for cooperation between the producers of various items was stressed.

As sources of available films, the following were suggested: The State Film Library and The Educational Film Catalogue published by the H. W. Wilson Company, New York (the most complete catalogue available). Other sources of available films have been previously mentioned.

The group concluded that it was especially important in a new area, such as consumer education, that these new media of communication be utilized.

The following is a list which should be of some assistance to the teacher who specialized in consumer education of the professional, trade, and governmental services to the consumer classified in specific groups:

Professional, Trade, and Government Services to the Consumer Classified in Specific Groups

I. Leading Consumer Groups

A. Independent Organization with the consumer problem forming either part or their entire calendar of activities.

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[1]Consumer Education For Life Problems. Third National Conference for Consumer Education, Stephen College, Columbia, Missouri. Bulletin No. 3, June, 1941. p. 105.

B. Producer-Supported Organizations by interest other than the consumer, and financed mainly, or entirely, by business interests.

II. Independent Organizations

A. American Association of University Women

Organized in 1882
Actively interested in consumer problems
Represented on the Advisory Committee on Ultimate Consumer Goods of the American Standard Association and on the National Consumer Retailer Council

B. American Home Economic Association

Organized in 1908
Consistently supports measures to protect consumer interests
National Consumer-Retail Council
Publishes - Journal of Home Economics

C. Consumers' National Federation

Organized in 1937
One of its objectives is to organize demand for the establishment of a Central Consumer Agency in the Federal and state governments.
Publishes - The Consumer

D. Consumers' Research, Incorporated

Organized in 1929
Tests goods and services and reports to members how they rate
Publishes - in addition to confidential reports, Consumers' Research Bulletin

E. Consumers' Union

Organized in 1936
Tests goods and services and reports to members how they rate; promotes consumer education; advocates consumer co-operatives
Publishes - Consumers' Union Reports

F. Co-operative League of U. S. A.

Organized in 1916
Assists and advises co-operative groups; trains personnel
Publishes - Consumers' Co-operation

G. Federal Council of Churches of Christ in America

Organized in 1909
Conducts studies for the benefit of the ultimate consumer; strongly advocates consumer co-operatives

H. General Federation of Women's Clubs

Organized in 1890
Has definite consumer-education program
Represented on the Advisory Committee on Ultimate Consumer Goods of the American Standards Association and on the National Consumer-Retailer Council; broadcasts weekly over a nation-wide hookup on consumer problems

I. Institute for Consumer Education

Organized in 1936
Offers consumer courses at Stephen College
Plans series of booklets on consumer problems

J. Inter-mountain Consumers' Service

Organized in 1932
Reports on goods and services tested
Publishes - Consumers' Buying Guide

K. League of Women Shoppers

Organized in 1938
Primarily interested in raising living standards and reducing the cost of living; gives consumer support to labor in industrial disputes
Publishes - Belletins and Reports

L. National Congress of Parents and Teachers, Incorporated

Organized in 1897
Represented on Advisory Committee on Ultimate Consumer Goods of the American Standards Association
Publishes - Parent-Teachers Magazine

M. National Council of Jewish Women

Organized in 1893
Endorses the study of trends and problems of women's welfare as consumers

N. National Education Association of the U. S. A.

Organized in 1857
Prepares bibliographies on consumer education; stimulates interest in consumer co-operatives

O. National Federation of Business and Professional Women's Clubs

Organized in 1919
Studies factors which affect consumers' standards of living

P. National League of Women Voters

Organized in 1920
Supports Government legislation protecting consumers
Represented on the Advisory Committee on Ultimate Consumer Goods of the American Standards Association
Publishes - various bulletins on consumer problems

III. Producer-Supported Organizations

A. Advisory Committee on Ultimate Consumer Goods

Established in 1936
Established by the American Standards Association to bring about better collaboration between consumers and manufacturers; led to the establishment of the National Consumer-Retailer Council

B. American College of Surgeons

Features the standardization of hospitals--their organizations, management, physical standards, accurate and complete case records on all patients treated
Publishes annually a list of approved hospitals

C. American Dental Association

Established in 1930
Issues a "Seal of Acceptance." The council grants this "Seal of Acceptance" to products tested in its laboratories; provides a list of accepted dentifrices

D. American Medical Association

Established three separate councils
Each issues a "Seal of Acceptance"
1. Council on Food
2. Council on Pharmacy and Chemistry
3. Physical Therapy

E. American Pharmaceutical Association

Publishes the National Formulary, which includes standards for many drugs and their preparation. Its standards are recognized as official within the meaning of the Federal Food, Drug, and Cosmetic Act

F. National Association of Better Business Bureaus

Originated in 1912 to establish fair competition in trade
Maintain active organizations in sixty principal cities
Stresses the need for truth in advertising and issues a Guide for Retail Advertising and Selling; maintains a direct service to consumers without charge
This organization is organized as one of theforemost in fighting frauds
Publishes "facts" booklets on various consumer goods and services, for free distribution

G. National Consumer-Retailer Council

Established in 1937
Provides a forum for the discussion of problems affecting both consumers and retailers and of methods of solving them to the best interests of both
The council works through committees which are responsible for a report on some special phase of the consumer problem
It is affiliated with numerous other organizations

H. National Fire Protection Association

Acts as a clearing house for all information that is authoritative on the subject of fire protection and fire prevention

I. National Safety Council

Designed to carry out an educational program for reducing accidents
Distributes information about the causes and prevention of accidents
Renders services to industrial concerns, insurance companies, government departments (federal, state, and local) schools, libraries, individuals, and traffic, home, or farm organizations.
It has available material and gives information to newspapers and radio programs.

IV. Government Agencies

A. Bureau of Agriculture Economics

Established in 1923
Reorganized in 1938
Develops standards for farm products and co-operatives with the marketing service on grading meat and meat products, fruits and vegetables, butter, cheese, and eggs.

B. Bureau of Animal Industry, Department of Agriculture

Established in 1884
Conducts the Federal inspection of meats
Approves labels and other markings used on inspected products

C. Consumers' Council of the Department of Agriculture

Established by Administrative Order in 1933
Represents consumers' interests in the administration of farm programs and spreads information of consumer interest
Publishes - The Consumers' Guides, one of the best consumer periodicals; generally recognized as one of the most valuable consumer agencies in the government

D. Consumers' Counsel Division of the Department of the Interior

Established by Act of Congress in 1937
Represents and safeguards the interest of the coal consuming public

E. Rural Electrification Administration

Created by Executive Order May 11, 1935
Made permanent by the Rural Electrification Act in 1936
Assists rural co-operatives in purchase of electric power

F. Extension Service, Department of Agriculture

Established in 1923
Arranges practical demonstrations, through homemakers' groups on problems of clothing, food, equipment, furnishings, and housing needs of the rural family

G. Farm Credit Administration

Established in 1933
Enlarged in 1935
Makes available to farmers long-term and short-term credit on a co-operative basis; also provides credit facilities for

farmers' co-operative purchasing and marketing organizations
Responsible for the supervision of the Federal Credit Union system authorized by Congress, June 26, 1934

H. Farm Security Administration, Department of Agriculture

Originally established in 1935 as the Resettlement Administration
1936 - amended and name changed
Encourages better planning for home consumption; furthers consumer education by the formation of consumer co-operatives

I. Bureau of Fisheries, Department of Commerce

Established in 1939
Provides fish consumers with information on the sources of supply, seasons when available, and other data which enables the housewife to buy fish more economically
Inaugurated an educational campaign to acquaint the public with the nutritive value of fish and proper cooking methods to be used in its preparation

J. Food and Drug Administration

Created by Congress in 1927
Purpose is to administer a group of acts concerning the purity in foods and drugs and the truthful labeling of certain commodities
Most important to consumers are the administration's activities in enforcing the Food, Drug, and Cosmetic Act of 1938
Publishes pamphlets on its activities

K. Public Health Service, Treasury Department

Transferred to the Federal Security Agency in 1939
Promotes the prevention of disease and protection of health, in close co-operation with local and state Boards of Health, medical, dental, nursing groups, social service organizations, and schools

L. Bureau of Home Economics, Department of Agriculture

Established in 1923
Studies grades and standards of quality
Measures from the consumer's point of view
Maintains laboratories for extensive tests of consumer goods, with special emphasis on food, textile fabrics, household textiles and clothing and household equipment

M. Bureau of Labor Statistics, Department of Labor

Established in 1913
Collects and publishes regularly data on retail and wholesale prices and the cost of living
Follows closely the development of the consumer co-operative movement in the United States
Its Cost of Living Division studies the incomes, money expenditures, and consumption of goods and services of wage earners and salaried workers; prepares indexes of the cost of goods purchased by workers

N. Federal Power Commission

Established in 1920
Reorganized in 1930
Conducts nationwide surveys of electric rates and publishes the results, available to consumers

O. Securities and Exchange Commission

Established in 1934
Designed to compel full and fair disclosure to investors of material facts regarding securities publicly offered for sale and to prevent fraud in sales of securities

P. National Bureau of Standards, Department of Commerce

Established in 1901
Establishes and maintains standards of measurement, of quality, of performance, and of practice
Studies problems affecting large-quantity or contract purchasers; serves the consumer indirectly through standardization of devices used in weighing or measuring commodities purchased by over-the-counter buyers

Q. Federal Surplus Commodities Corporation

Established in 1935
Purchases surplus commodities and makes them available for distribution to state relief organizations; also assists consumer organizations concerned with the local problem of school lunches

R. Federal Trade Commission

Established in 1916
Prohibits fraudulent advertising and prevents unfair methods of competition in commerce

S. Works Progress Administration

Established in 1935
Reorganized in 1939
Sponsors consumer-education projects and conducts extensive Costs of Living studies

Following the panel discussion on the use of Radio and Motion Pictures in Consumer Education at the National Conference Institute for Consumer Education at Stephen's College at Columbia, Missouri, was another group panel which had as its topic "Choosing Teaching Materials" under the leadership of McGaughby, Professor of Education, Teachers College, Columbia University, New York City.

Associated with McGaughby were Goodman, Assistant in Curriculum in Consumer Education, Public Schools, Cincinnati, Ohio, and a group of appointed participants.

The problem presented was a choice of teaching materials involving specific needs of pupils in the area of consumer education as to:

1. The determination of needs of pupils in the area of consumer education.
2. Sources of teaching materials.
3. The development of needed materials not yet available.[1]

In determining pupils' needs it was pointed out that "it is simpler to analyze the needs of pupils in the area of goods than in any other area where objective measures of needs are more difficult to establish."[2]

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[1]Consumer Education For Life Problems. Third National Conference for Consumer Education, Stephen College, Columbia, Missouri. Bulletin No. 3, June, 1941. p. 109.

[2]Ibid. p. 109.

Much of the discussion of sources of materials centered about the question of using materials prepared by commercial firms. Although such materials have advertising purposes, the committee agreed that they have their proper place in the classroom. The basis of selection must always be the educational use to which the materials may be put. Teachers should accept all materials offered, but should take care to use them impartially and to lead pupils to decide for themselves controversial issues involved. It was also proposed that materials from impartial sources be made available to teachers, to provide them with a means of checking the accuracy and the value of commercial materials.

Several participants expressed the opinion that the community itself is the best source of material for instruction in consumption. Excursions and pupil-conducted surveys, it was pointed out, can help in the development of desirable understandings and attitudes.

The panel conference ended with a brief discussion of the problem of getting materials that are needed but are not yet available. Research Bureaus and Clearing Houses were suggested as possible places where the preparation of resource material that would meet the interests and needs of the pupils would be handled.[1]

There is so much literature available for the aid of the consumer that it would be impossible and impractical for the average individual to collect and use all of it.

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[1]Digest of the Report on Choosing Teaching Materials. Consumer Education for Life. Third National Conference for Consumer Education, Stephen College, Columbia, Missouri. Bulletin No. 3. June, 1941. p. 109.

The choice of source material is somewhat complicated by the fact that the name "consumer education" is commonly given to courses which have very different objectives and which are concerned with quite different bodies of information.

Of bibliographies there is no end, but to be most useful, bibliographies and lists of materials must be selective, with the basis of selection and classification clearly indicated, and must be kept up to date. Annotations, especially those which give a basis for evaluation, are invaluable.

It is apparent from this survey that the real problem is not lack of good source material, but the fact that much of it is scattered and unclassified. Some of the material needs to be abstracted, interpreted, simplified, made interesting, co-ordinated with other subject matter. Field trips and laboratory experiences need emphasis. Teachers must be kept objective and must present all points of view, without bias.

In order that a teacher may make a wise decision on the choice of commercial literature for personal or classroom use, the American Home Economics Association submits this list as a useful tool for the evaluation of booklets, charts, posters, or films:

I. Accuracy of subject matter

Free from half-truths
Free from exaggerated statements
Backed by standard laboratory tests
Backed by recognized authorities
Backed by signature of author and his professional title
Backed by name of firm or organization publishing it

II. Timeliness of subject matter

Furnishes the most recent information
Gives date of publication
Meets the needs of the times

Adds information to that available in most textbooks

III. Method of Presentation

Factual, not cluttered with irrelevant material
Well organized
Simple, clear, brief
Attractive in format
Durable
Graphic, well illustrated
Easy to read, sight-saving
Appropriate for group for which it is intended

IV. Subject matter unbiased

Clear-cut educational purpose
Information about products in general rather than promotion of specific brands
Free from advertising in text
Posters and charts free from advertising[1]

Some progress is being made in the collection of data relative to the high school level, and in the future much better studies than the present one will be made. However, there is no reason why a teacher should not make the most of the material at hand, and it is confidently believed that a careful and sympathetic study of this outline will be of some assistance to the reader.

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[1]Consumer Education for Life. Third National Conference Institute for Consumer Education, Stephen College, Columbia, Missouri. Bulletin No. 3. June, 1941.

CHAPTER III

PROCEDURE USED IN GATHERING THE DATA

In order to obtain information for teaching units in "Buying and Shopping Methods" and "Advertising," it was necessary to peruse a great deal of material to find that which is useful to students on the high school level. It takes two or more years to assimilate teaching materials, because of the wealth of available sources.

Mendenhall and Harap state:

> . . . A persistent problem in any new and rapidly developing field of education is that of securing adequate and reliable sources of materials. This is particularly true in consumer education, because of the varied interests which are concerned. Although sources of information are numerous, they are scattered, and of varying degrees of accuracy and objectivity. Thus the fundamental problem for teachers of consumer education is that of collecting, evaluating, and organizing from available sources that material which most effectively meets their needs.[1]

With this fact in mind, material which is to be most helpful to this group has been assembled for teaching these two units either in a separate course in consumer education or with other allied subjects. These units can be used as source units for teaching and giving instructional information on the various problems and their solution in buying and shopping

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[1]Mendenhall, J. E. and Harap, Henry. The Consumer Education. D. appleton-Century Company, New York. 1943. p. 131.

methods as applied to advertising. In itself "Advertising" has a distinct purpose to perform. The students learn how to use, develop a critical attitude toward advertising, and learn how to evaluate and understand it.

Those of the younger generation now in our schools need to have their attention directed toward the solution of many problems facing our present social order, as a result of advertising which is misleading.

The subject of advertising raises many social problems about which the pupil should have some information. For instance, already in his experience he has doubtless been confronted with the question of honesty in advertising.

The value of honesty in advertising affords opportunity for much discussion and study in that direction. The Better Business Bureau gives this definition of advertising:

> Advertising is news--style news, when- and where- and how-to-buy news. It tells the story of new appliances, new materials, new conveniences, and how to use them. It is a source of information on merchandise and services, and enables you, as a member of the public, to fill your desires and needs with least possible effort. It is helpful with suggestions.[1]

In the days of old, when buying goods, customers were faced with this old attitude: "Let the Buyer Beware"; today, the new attitude is: "Service."

The part which service has as a drawing power to customers has been increasingly recognized by modern business firms. In many cases the whole scheme of trade has been revolutionized by it. Pupils should recognize

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[1]Rowse, Edward J. and Fish, Louis J. Fundamentals of Advertising. South-Western Publishing Company, Cincinnati. 1943. p. 2.

that superior service, ranging from a smile or a glad hand, to free parking service, do not serve as a substitution for honest goods sold at a reasonable price. There are firms whose expenditures for advertising and service increase their overhead to such an extent that their prices must necessarily be out of line, or they cannot operate at a profit. In reality, the finest service a firm can render is that of honest representation of its merchandise. Honesty should be the first principle of service, and courtesy, the second.

While it is believed that the great percentage of people are honest, it is still necessary to guard against the unscrupulous few who are ready to take advantage of others. Even though frauds and swindles continually arise under new disguises, the methods follow an old pattern which, if understood, can frequently be detected. Students should be impressed with the necessity of being alert to frauds without, however, becoming "suspicious people."

Schools employ various practices in introducing consumer education because of the various textbooks on the market. Selections of any one text are usually made by teachers who favor one approach over another.

The value of the materials presented here lies only in their use as source materials which give direction and meaning to consumer education. These source units have been organized around the framework of student needs and interests. The units are not intended to serve directly as plans to be followed in the organization of classroom teaching, because in these units much more material is presented than any one teacher or class would find desirable to use. The teacher has the responsibility of allocating

time, planning sequences, selecting experiences suggested in the units, and evolving a teaching unit to meet the needs, interests, and activities of his particular group. Wise planning requires that the teacher analyze his own teaching situation, consider broad goals for the entire year, select units that seem most valuable in achieving these objectives, and divide the available time according to the requirements of the objectives.

Pupils' needs, interests, and background of experiences determine the outcomes - the understandings and behaviors - to the attainment of which the unit may contribute. Pupil planning and community resources are factors which influence experiences chosen to bring about the desired outcomes. The teacher consistently plans in terms of how to help pupils actually improve their level of living and to direct them in making decisions that will bring the greatest returns in living, which is of first importance to the consumer. For subject matter is of little value unless it can be tied up with everyday living. One of the greatest needs of the intelligent consumer is to have sufficient, reliable information.

In arranging the content for these two units, guiding principles have been applied in the selection and organization of material.

Careful advance planning of the lesson is necessary so that adequate provision may be found for:

1. The organization of each lesson as a complete unit.
2. Illustrative material and objective teaching aids.
3. Suitable projects and problem material.
4. Demonstration.
5. Fullest pupil participation.

Throughout this unit students should study magazines which carry many advertisements for practical examples of the theories given in the text.

Pupils should be encouraged to apply the information to their own clothing, homes, school environment, and community.

CHAPTER IV

OUTLINES IN

BUYING AND SHOPPING METHODS -- ADVERTISING

In the outlines on "Buying and Shopping Methods" and "Advertising," which follow, it is the purpose of this service paper to give a resume of the important facts that are covered in the outline, thus amplifying them to the extent that they may be used as an aid and key in the interpretation of the outline.

The course materials, methods, and activities will differ with the background, training, and philosophy of the particular teacher.

The ideal course should teach students to do better those desirable activities that he will do anyway. The course content should be dynamic--changing to conform with cyclical movements, long-term social trends, and with constant awareness of how these changes will affect the future security of the student.

Included with this unit are questions and problems involving situations which will require research from purposeful data which is to be found in Chapter II.

Outline of Content

Definition of consumer terms (found in Chapter I)
The Consumer's need of training

Acquaintanceship with consumer organizations and their services — Chapter II

Efficient and Intelligent Buying Chapter IV
The Good and Bad in Advertising

In these two units the students keep in mind that "It pays to advertise," and that businessmen use advertising to promote sales; can you as students use it at the same time to guide you to better buying? Will you use it that way, maybe without realizing it? If you do give consideration to the ads, will you be pushed into spending money for things you really do not need? Or can you learn to pick out the facts you want without being influenced too much by the rest?

In other words, is advertising only a tool for selling? Or can it be a tool with two handles - one to be used by you, the buyers? If an ad is to serve both sellers' and buyers' purposes, what must it be like and how should you go about using it for your own benefit?

Wanamaker one said, "I would as soon think of doing business without clerks as without advertising."[1]

Warne, who makes choice-making one of the major objectives of consumer education, says:

> A program for consumer education in our school must have the "objective" to assist consumers in making intelligent choice between commodities. . . . Such an objective is based upon the realization that the making of choices has become exceedingly complex in our society.[2]

Tonne in "Consumer Education in the Schools" gives the following comment:

> Undoubtedly the problem of choice making is fundamental, for, unless we have the ability to choose

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[1]Rowse, Edward J. and Fish, Louis J. Fundamentals of Advertising. Southwestern Publishing Company, Cincinnati. 1943. p. 19.

[2]Methods of Teaching Consumer Education. Monograph 64. South-Western Publishing Company., Cincinnati. 1944. pp. 9-10.

> from among goods and services those that will be of most value to us, wise buying and wise money management are futile. All education should emphasize intelligent choice-making.[1]

In order that the student is not misguided or misdirected the following objectives have been formulated:

1. To show how, in a general way, advertising can aid the consumer.

2. To show how to recognize and distinguish good from bad advertising.

3. To set up criteria of evaluation of the relationship of advertising to the goods and services the consumer uses and needs.

4. To explain the various types of advertising, their cause for being, and the point of view affecting them.

5. To show modifications needed and the forces influencing the changes.

6. To show the consumer what he can do to cause needed changes.

7. To interest the consumer in getting the most value for his money.

8. To enlighten the consumer and convince him about the various things listed in the outline.

9. To learn something about the types of stores patronized and which types give the most for your money.

10. To get the habit of seeking information about a commodity or object which one intends to purchase.

11. To learn some of the simpler tests for the ordinary commodities which are bought.

12. To learn from government purchasing agencies the technique of intelligent buying.

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[1] Tonne, Herbert A. Consumer Education in the Schools. Prentice Hall, Incorporated, New York. 1941. p. 96.

Outline on Buying

I. Technique of Intelligent Buying

A. Must be learned by

1. Determining what you want

2. Informing yourself about the article

3. Shopping for it

4. Comparing prices

5. Making intelligent decisions

II. Secure Information about Goods Through Various Sources, such as

A. Advertising

B. Salespersons

C. Special bulletins

D. Guides for shopping

E. Neighbors and friends

F. Testing bureaus

G. United States Department of Agriculture (Buying Guides)

H. American Medical Association

I. Consumers' Union

J. Consumers' Research

K. Better Business Bureaus (in your area)

III. Quality

A. Cheapest in long run

B. Not always desired by manufacturer

C. Style rather than quality often stressed by industry

D. Quality not always high priced

E. Quality not always indicated by price

F. Highest quality not always needed by consumer

G. Use of tests of quality that are available

IV. Careful Selections of Merchandise When Purchased at

A. Bargain counters

B. Auction sales

C. Fire and bankrupt sales

D. Direct sales

E. Buying at wholesale

F. Bait

G. Free service

H. Reliance on goods

I. Buying on installment plan

V. Fashion and Style

A. Women mostly affected by changes

B. Quick changes leading to obsolescence and discarding

C. Caution - don't pay too much for style

D. Choice conservative rather than extreme

VI. Price Ranges

A. Not always dependent on quality

B. Often the result of

1. Type of store

2. "Swank"

3. Trade-name

4. High pressure salesmen

C. Cost of "returned goods" must be added to mark-up

1. Regular returns

2. Irregular returns

3. Illegal returns

D. "Free services" added to mark-up

E. Reliable, honest, well-established merchants a good protection against over-charge

VII. Types of Stores

A. Single unit store

1. Small

2. Independent

3. One kind of goods

4. Complete stock

B. Specialty Shops

1. Small

2. Cater to particular class of people

C. Department stores

1. Large

2. Many departments

3. One system of management and accounting

4. Advantages

a. Charge accounts

b. Delivery service

c. Large buying power

d. Lower prices

e. Skillful buyers

D. Chain stores

1. Group of scattered stores

2. Single ownership

3. Huge buying power

4. Own their own warehouses

5. Cash and carry

6. Few services

7. Lower prices

E. Mail order houses

1. All business by mail

2. Catalogues - magazines - newspapers

3. Transportation charge

4. Prices reasonable

5. Mostly rural customers

F. Co-operative stores

1. Group ownership

2. Goods sold to members at cost plus small margin

VIII. Canvassers

A. Risky buying

B. Costly buying

IX. Types of Goods Purchased

A. Convenience goods

1. Daily needs

2. Greatest amount of purchases

B. Shopping goods

1. Miscellaneous goods

2. Generally shopped around for

C. Emergency goods

1. Umbrella - handkerchief - candles

D. Utility goods

1. Household equipment

E. Impulse goods

1. Anything you see and buy without thought

F. Purchases involving large amounts of money

1. Auto - television sets

2. Often require special budgeting

3. Often require installment buying

X. Labels

A. Pure food and drug act requires

1. Correct labeling

2. Truthful labeling

3. Informative labeling

a. Quality

b. Quantity

c. Certificate

d. Seal of approval

B. Most other commodities lack adequate labels

C. Most states require net weight on container

D. Labels to be read carefully

XI. Packaged goods

A. Often deceptive in regard to amount of contents

B. Often very costly

XII. Quantity Buying

A. Smallest containers most expensive proportionately

The consumers have greater wants today than can be satisfied. The problem is to decide which wants shall be satisfied and which shall be left unfulfilled. There is probably as much technique required in buying as there is in selling, and the high salaries paid by some of the great corporations to their buyers would confirm this view. Very few persons are born with techniques or skills for doing anything. Everything has to be learned. There is no reason why every consumer, as he goes through life day after day, cannot learn most of the techniques which he will need in buying intelligently and economically. The only requirement is that he must want to learn.

Shopping and buying are two different processes. To most people, shopping means visiting the markets, inspecting goods, and securing prices. Being armed with all necessary information, the shopper is then in a position to do his buying. Shopping, for some persons, is fatiguing and nerve-racking; hence, many wise shoppers postpone their actual buying until the next day or a later date. This postponement often proves beneficial to

the shopper in several ways.

Knowing exactly what one wants is the first step toward getting it. The most unintelligent buyer is the one who starts out just browsing around, looking for a place to spend his money. A good buyer never buys on sudden impulse, nor does he allow anyone to hurry him into making a decision. Most of the returned goods and unsatisfactory purchases are the result of hurried or thoughtless buying.

Many times the consumer's problem is created by:

1. Fraudulent practices in business, which injure consumer and honest businessman alike.

2. The confusion created by business through lack of standards, and the failure to give the consumer the true facts about goods, services, and credit.

3. The consumer himself, who lacks knowledge about the goods he buys and who fails to understand his own responsibilities to producers and retailers in his buying transactions.[1]

If the consumer wishes business to recognize its responsibilities, and to have the government legislate frauds out of existence, he must begin by taking stock of his own responsibilities to the producer and by correcting those abuses for which the consumer himself bears the blame.

If there is one difficulty above all others responsible for the consumer problem, it is the consumer's general lack of knowledge. He does not know clearly his relation to producers, what his rights are, how to buy most effectively, where to turn for advice and protection; and above all, he does not know his social responsibilities to other consumers, as well as

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[1]Gaer, Joseph. Consumers All. National Problem Series. Harcourt, Brace and Company, New York. 1940. p. 32.

to producers and dealers.

If a solution to the consumer problem is to be found, the first step must be--consumer education.

Thus the student must be made to appreciate his importance as a consumer and his obligation as a consumer. He must realize that consumer power has both strong and weak points, and that such power must be used wisely. He must learn how to use available material to help him in his study of consumer values and the use of consumer powers. He should become acquainted with such sources of materials as government publications, the literature of consumers' organizations, books, and other publications in the field, and news items relating to the work of consumer interests and activities.

Much more emphasis now than ever before is placed on the need for accurate information about goods and services as a basis for selection, as is shown by the activities of government agencies, testing laboratories, club programs, current literature, and business associations.

Economic conditions no doubt have brought into the foreground many of the difficulties which consumers experience in the market in attempting to secure goods and services appropriate to their needs, uses, and incomes.

Intelligent consumption implies the ability to analyze our wants and needs, and in turn to relate our wants and needs to the income which is available. In addition, an appreciation of values or qualities in goods and services is implied as well as the ability to recognize those values when selecting goods and services. Such an ability may be compared with an ability to music, art, or literature. It is a result of a gradual

development, and it cannot be handed out in ready-made rules.

Today, as never before, it is increasingly necessary that the consumer make himself conscious of the necessity of knowing what he is buying in commodities or services.

The consumer must have an appreciation of values in his buying, or he will be literally throwing away his money. How may this needed appreciation be acquired? It will probably be acquired largely through education, and that is where schools have a real responsibility.

The consumer usually turns to one or more of the following as guides to good values:

1. Personal experience
2. Recommendations of friends and neighbors
3. Prices
4. Standards
5. Grades
6. Labels
7. Brands and trade-marks
8. Certificates of approval
9. Testimonials
10. Guarantees
11. Salespeople's recommendations
12. Reliability of retailer or manufacturer
13. Advertising
14. Government stamps

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How reliable are these guides to the consumer? They are only as reliable as the concern or person that makes them.

If advertisers in newspapers and magazines, over the radio, on billboards, and through direct-mailing lists were to follow the Fair Trade Code for Advertising and Selling set up by the National Association of Better Business Bureaus, advertising would perform a valuable service to the consumer and become a reliable guide in buying. The code reads:

1. Serve the public with honest values.

2. Tell the truth about what is offered.

3. Tell the truth in a forthright manner, so its significance may be understood by the trusting, as well as the analytical.

4. Tell customers what they want to know - what they have a right to know and ought to know about what is offered so that they may buy wisely and obtain the maximum satisfaction from their purchases.

5. Be prepared and willing to make good as promised and without quibble on any guarantee offered.

6. Be sure that the normal use of merchandise or services offered will not be hazardous to public health or life.

7. Reveal material facts, the deceptive concealment of which might cause consumers to be misled.

8. Advertise and sell merchandise or service on its merits and refrain from attacking your competitors or reflecting unfairly upon their products, services, or methods of doing business.

9. If testimonials are used, use only those of competent witnesses who are sincere and honest in what they say about what you sell.

10. Avoid all tricky devices and schemes, such as deceitful trade-in allowances, fictitious list prices, false and exaggerated comparative prices,

> bait advertising, misleading free offers, fake sales and similar practices which prey upon human ignorance and gullibility.[1]

Any consumer can take this code and check it against one of the large-circulation magazines, or sit down and listen to a number of radio broadcasts, and decide for himself how far some of the advertisers deviate from it.

The greatest difficulty with advertising is not so much the outright fraudulent promises which almost anyone can detect, but with what Mr. H. J. Kenner of the Better Business Bureau terms as exaggerations, half truths, and small inaccuracies.

From what has been told so far, the consumer may conclude that in order to buy intelligently he must go into intensive training, but that is not true. The principles of good buymanship can be reduced to a simple code:

1. Know what you want before you buy.
2. Buy only to supply a real need, not because it seems a bargain at the price, and not out of vanity or an imaginary fear, or to impress the neighbors.
3. Buy a dime's worth as if you were a million-dollar customer.
4. Demand standards in eights, measures, and qualities.
5. Demand the true facts about goods, in language you can understand.
6. Demand labels that tell the truth, the whole truth, and the understanding truth.
7. Count your change.

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[1]Gaer, Joseph. Consumers All. Harcourt, Brace and Company, New York. 1940. P. 108.

8. Watch the scales.

9. Never sign a paper before reading it carefully.

10. Inform the editors of newspapers and periodicals when you believe an advertisement in their pages is misleading or fraudulent.

11. Be prepared to pay for extra services rendered you.

12. Refuse to buy merchandise produced under unfair competitive conditions.

13. Demand "fair play" in all your dealings.

14. Eliminate waste; it is smart to be economical.[1]

Suggested Topics for Lessons on Intelligent Buying

1. How to analyze your needs.

2. How to make the most of the salesman's service.

3. How to weigh information found in advertising.

4. How to discover misrepresentation by comparing labels, advertisements, and sales talk.

5. How to analyze competitive sales arguments.

6. How to recognize irrelevancies in the sales talk.

7. How to make intelligent comparisons.

8. The relation of price and value.

9. How to check up on exaggerated or unsupported claims and untangle confusing statements--

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[1]Gaer, Joseph. Consumers All. Harcourt, Brace and Company, New York. 1940. p. 109.

a. How to analyze a guarantee.

b. How to recognize a bargain.

c. How to size up sales.

10. The best shopping policy--

a. How to search out facts about constructions, quality, and price.

11. How to organize and interpret merchandise information gleaned from advertisements, displays, and selling talks.

12. Standards by which to judge values.

13. Why price comparisons are misleading.

14. How to recognize legitimate reduction in price.

15. Analyzing merchandise in relation to the service it must satisfy.

The main factors which determine value for the consumer are these:

1. Need

2. Availability

3. Ability[1]

Buying skills for the consumer:

1. How to buy drugs, medicine, and cosmetics.

2. How to recognize frauds.

3. How to recognize psychological frauds.

4. How to buy automobiles and refrigerators.

5. How to buy food.

6. How to buy clothing and fabric.

7. Where to buy at retail.

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[1]Gaer, Joseph. Consumers All. Harcourt, Brace and Company, New York. 1940. p. 48.

Suggestions:

1. Have students price some standard product at various types of stores.

2. Have students bring labels and analyze and discuss them.

3. Have students bring "guarantees" for analysis and discussion.

4. Conduct simple tests for materials as a class project.

In an address at a convention of the International Advertising Association, Mr. Edward A. Filene gave these six rules for successful advertising:

> First - Advertise largely and courageously the thing the people want and will be helped by owning.
>
> Second - Tell the exact truth in your advertising, being sure to understate the good qualities of your product.
>
> Third - Do not lie. If a man must be dishonest, let him do so without advertising his iniquity.
>
> Fourth - If you do not sell great quantities by this method, then improve the value of what you are advertising until it is more surely the best value in the market.
>
> Fifth - If you do not then sell greater quantities in this way, then advertise still more courageously.
>
> Sixth - The greatest business successes of the next ten years are going to be the business men who are at the same time the most truthful and the most courageous big advertisers.[1]

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[1]Advertising Federation of America Bulletin. Published by the International Advertising Association. September 18, 1929.

Outline in Advertising

I. The Purpose of Advertising Is to Increase Sales Through

- A. Wider distribution of products
- B. Increased consumption
- C. Education of public
  - 1. Trade symbols
  - 2. Appearance of package
  - 3. New uses of product
- D. Reassuring the customer
- E. Aiding the salesman
- F. Better standard of living as a result of increased desires

II. Importance of Advertising

- A. Life of business activity
- B. Demand created by activity
- C. Accomplishments of advertising
- D. Amounts expended for advertising
- E. Effect of advertising on retail costs
- F. Relations of the merit of the product to advertising

III. Media in advertising

- A. Periodical Media
  - 1. Newspapers and magazines
  - 2. Directories and programs

3. Analysis of circulation and rates

4. Preferred positions

B. Media of mass advertising

1. Posters, billboards, electric signs

2. Car cards

3. Window and counter display

4. Analysis of circulation and rates

C. Radio advertising

1. Radio networks

2. Measurement of listening audience

3. Cost of radio time

4. Programs and commercials

5. Television

D. Media of direct advertising

1. Circular letters

a. Importance of mailing list

2. Catalogues, booklets, folders

3. Package and letter inserts

4. Novelties

E. Miscellaneous media

1. House organs

2. Dealers' aids

3. Samples and demonstrations

IV. Attention and Interest Value of Advertising

A. Advertisements must attract attention

B. Balance of attention and desire

C. Means of attracting attention

1. Illustrations

a. To attract attention

b. To direct attention

c. To suggest a story

d. To supplement text

e. To show use, value, and quality

f. To make an appeal to emotion

2. Layouts

3. Use of illustrations

a. Art

b. Photography

c. Printing and engraving

V. Evaluation of Advertising

A. Advertising and similar media aims compared and defined

1. Types of advertising media

2. Types of advertising appeals

a. Emotional or human interest

b. Rational or reason why

(1) Collection of ads - comparison and discussion

C. Use of psychology and baits

d. Psychological basis in advertising

(1) Imitation

(2) Association

(3) Suggestion

(4) Impulse vs. logic

B. Services rendered to the consumer

1. Factual information

a. Price, size, picture, quality, seals of approval, location, terms

2. New devices and services

3. New ways to use old devices and services

4. Comparison of local and national advertising for value

5. How to use advertising

a. Relation of services to consumer costs

VI. Objectionable consumer features

A. False statements located and analyzed in media

B. Misleading statements located and analyzed in media

C. Emotional disturbances created and effects of same

D. Inefficient and incomplete statements

E. False sales (fire sales)

F. Misuse of sex, age, social approval

VII. Consumer Protection - F orces in improving advertising

A. Law - national, state, and local

1. Federal Trade Commission, Pure Food and Drug, Fire and Flood Sale Ordinances

2. Reasons for the law and enforcement policy

B. Agencies - professional, private research, magazine, and newspaper

1. Better Business Bureau, American Medical Association, American

Dental Association, American Surgeon Association, Good Housekeeping, Consumer Research, magazines, and newspapers

2. Analysis of the work done in this line

3. Suggestions to show how the consumer may use them

C. Advertising code of ethics

1. Explanation of the work attempted, the difficulties encountered, and the results achieved

D. Merchant service

1. Filene, Gimbels, Marshall Fields, Kaufmans

a. Explanation of the tests made and comparison of the advertising values

VIII. Consumer Education and Advertising

A. What the consumer can do locally and nationally

1. Use labels, patronize fair advertisers, test and measure

B. Join organizations or write to producers and services giving the consumer viewpoint

1. Support present government steps

IX. Advertising Campaign

A. Selection of name for product

B. Value of certain trade names

C. Classes of trade names in use

1. Maker or firm name

2. Geographical

3. High quality names

4. Coined names

D. Essentials of a good trade name

1. Simple and short

2. Easy to pronounce

3. In keeping with product

4. Suggestive or descriptive

E. Copyright

F. Analysis of product

G. Policies in distribution

H. Selection of media

I. Allotment to each

J. Appropriation

X. Who Bears the Cost of Advertising?

A. Included in the selling price

XI. Retail Store Advertising

A. Advertising department

1. An organized department which specializes in advertising

XII. The Written Advertisement - Relative Strength of Appeal

A. Clearness, force, conciseness

B. Unity, coherence, emphasis

C. Point of view

1. Consumers rather than producers

2. The "You" attitude

D. Kind of copy

1. Human interest

2. Suggestive

3. Sense appeal
4. Story form
5. Educational
6. Testimonial
7. Reason why
8. Argumentative
9. Jingles and rhymes

Advertising is recognized as one of the most powerful influences in our social and economic system. Anything and everything that wields a powerful influence over the masses should be understood by the masses. The less informed the people are regarding any form of power, the more danger there is of that power being misused to the detriment of the people. The everyday life of every consumer is largely affected by advertising in one form or another, yet the average consumer, unless he happens to be in the business of selling, seldom takes up the examination of advertising to see how it may or may not be of service to him. The following discussions should awaken the consumer's interest in advertising and help him to make more intelligent use of its power in his daily life.

The dictionary defines advertising as "any form of public announcement intended to aid directly or indirectly in the sale of a commodity, etc., or in the promulgation of a doctrine or an idea."[1] An advertising

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[1] Webster's International Dictionary of the English Language, 2d Edition, Unabridged. G. & C. Merriam Company, Publishers. Springfield, Massachusetts, 1947.

expert defines it as follows:

> The skillful use of the most appropriate means of communication to present an effective selling argument for a product or service, at the proper time, to the largest available number of people able to use it to advantage and having the means to purchase it. Advertising is used in business for one, and only one, purpose--to get the consumer to part with his money. Any other benefits resulting from advertising are secondary.
>
> In our modern society advertising is essential, because producers and consumers are usually so far apart that there must be some means of communication between them. Because we consumers need the information to be found in the advertisements, we should learn how to interpret and to use advertisements intelligently.[1]

Advertising has considerably greater influence on what the consumer buys than any other force. As an educative agent, it probably has no equal. With advertisers directing what the consumer shall buy, purchases are often made that are both socially and economically undesirable. The fact that consumers do not always know what they want gives the advertiser a rather distinct advantage.

> Does Advertising Pay? It certainly does. The fact that advertising does pay is proved by the successful selling of advertised products and by the fortunes that have been built as a result of good advertising program. It can also be proved by an analysis of the effects on consumers.
>
> Is Advertising Effective? Advertising permits mass education by the printed word, the picture, and the radio. Through this practice, the public is informed economically, efficiently and speedily of the article which make for social and economic satisfaction.[2]

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[1]Shields and Wilson. Consumer Economic Problems. South-Western Publishing Company, Cincinnati. 1945. p. 153.

[2]Journal of Business Education. January, 1936. p. 9.

The Advertising Agency is a specialized institution established for the purpose of assisting businessmen in all phases of their advertising effort.

It handles the complete advertising campaign, which includes writing copy, creating art work, making contracts with the media, hiring talent for radio shows, providing the complete script, and supervising the actual production. Such secondary activities as product and market research, designing of packages and labels, and consultation on marketing matters generally are among the services of the larger agencies.

Practically all national magazine and newspaper advertising and radio network shows are produced by agencies, whose specialized talents enable them to perform these functions better than the advertisers could themselves. The agencies are used by almost all firms that advertise on a large scale with the exception of department stores, most of whom maintain their own advertising staff who create and execute their stores' advertising.

How does advertising benefit the consumer?

1. Advertising introduces a new product to the public.

2. Advertising informs the consumer about new uses for a familiar product.

3. Advertising provides information about a product.

4. Advertising aids consumers in finding a place where they can buy certain products.

5. Advertising makes possible mass production and mass merchandising.

How does advertising injure the consumer?

1. There is too much advertising.

2. Advertising may be used for harmful as well as worthwhile products.

3. Advertising frequently appeals to our "lower motives."

4. Much advertising is useless to the enlightened consumer.

5. Many advertisements are noninformative.

6. Much advertising seems wasteful and extravagant.

Ad analysis. A comprehensive questionnaire in which you may summarize your findings and reactions.

1. What type of information did you find? Can you classify the items under a few major heads, such as what the goods are made of, how to use them best, where to get them, and price?

2. Did you find more information than you expected? Or less? Was there useful information in the ad which you might not have noticed if you had read as you usually do, without specially seeking out the facts?

3. What proportion of the printed matter or sales message of each ad was devoted purely to giving information?

4. What proportion of the whole ad was devoted to gaining your attention? What devices were used (picture, bright color, startling headlines)?

5. What was the predominant appeal which was used to persuade you? To what extent was the appeal to your emotions? To what reason? How was the appeal made?

6. What do you think was the specific purpose of the advertiser in each case (immediate sales, generally favorable, mind-set, arousing a worried feeling)?

You as consumer should be alert in evaluating the statements and claims of advertisers. If you are to be a scientific buyer for yourself and your family, you can start by following these rules:

1. Learn to read labels.
2. Use your judgement when buying.
3. Control your buying weaknesses.
4. Recognize pseudoscientific advertising.
5. Weigh the value of testimonials.
6. Avoid appeals to your emotions.
7. Refuse to be induced into buying by meaningless guarantees, contests, and premiums.[1]

It has been found that the question-answer type of recitation should be used sparingly. Such teaching techniques and devices as the following should be used: Committee work, demonstrations, excursions, businessmen as speakers, oral and written reports. Motion pictures can be used effectively in illustrating.

The teacher, possibly with the assistance of the students, should build up a file of pamphlets and other materials published by governmental agencies and consumer and business organization, customer bulletins and advertising materials issued by business firms. These materials should be evaluated in terms of their value to the consumer in making proper choices of goods.

To know the general attitude of the consumer, it is important that you acquaint students with consumer literature. Have them read and report on three consecutive issues of the following:

Consumers' Guide, Department of Agriculture, Washington, D. C.

Consumers' Digest, Washington, New Jersey

Consumers' Research Bulletins, Washington, New Jersey

Consumers' Union, New York, New York

Consumer Education Service, American Home Economics Association, Washington, D. C.

National Consumer News, New York, New York

Question: How can I use and improve the present buying guides in selecting goods and services to get the best buy for my money?

Problem: Mildred bought soap after reading an advertisement of soap used by a woman of importance. On what basis did she make the selection?

Instruction:

1. Read 10 to 20 catchy slogans used in advertising and identify the articles advertised.

2. Report articles purchased because they were advertised. Study advertisement for information given as to size, grade, price, and points of quality. Underline informative terms and decide which advertisement is the best from standpoint of amount of information included.

3. Study advertisements to determine the kind of appeal made to the buyer. Discuss the effects of certain emotional appeals on buying practices.

4. Evaluate advertisements, radio programs, or sales talks.

Information please: (Sources of information)

1. Informative advertising gives specific information. See reference, Coles, Standardization of Consumers' goods, pp. 48-49. (Use textbook if it contains the information.)

2. For the benefits and injuries resulting from advertising see Trilling , Eberhart, and Nicholas, When You Buy, pp. 40-50.

Information given

3. Advertising appears are:

Beauty	Possession
Comfort	Success - power
Health	Appetite - taste
Cleanliness	Play
Popularity	Prestige - age of business

Effects of emotional appeals on buying practices may be that:

One selects less important articles.

One buys for the value advertised instead of the quality needed.

One purchases a new article before old one is worn out

4. Information given by salespersons varies:

With firm giving information

With character of product

With degree of specialization in selling

With intelligence and experience of selling force

With demands of the buyer.

Advice: We must be analytical in evaluating advertising, as the real purpose of it is to get us to buy the product.

Use advertisements as one way to keep in touch with new commodities and services.

Question: How can I bring about the development of better buying practices?

Problem: Mrs. Jones ocassionally asks her neighbor, who has no car, to go shopping with her. Mrs. Jones always has to wait 15 or 20 minutes for her neighbor to finish her shopping. What may be the reasons why Mrs. Jones finishes before her neighbor?

Instruction:

1. Note buying habits and report instances in which the buyer displays lack of sales resistance and lack of planning.

2. Consider how buying practices affect price.

3. List procedures which will aid one in becoming a better buyer.

Information given:

1. Shopping time is determined by completeness of one's market list and knowledge of markets and articles to be purchased.

2. Procedures that will aid one to become a better buyer are:

Listing articles to be purchased with approximate cost

Checking important qualities of articles

Considering price before making final selection

Information please

3. See references:

Monroe, Kyrk, and Stone, Food Buying and Our Markets

Kennedy and Vaughn, Consumer Economics

Advice: Appreciate the ways in which buying practices influence both the consumer and seller.

Since the majority of families receive a limited income, it is necessary to develop efficient buying practices in order to obtain the best quality for price paid. There should be understanding of their problem and of their standard of living.

Question: What special service can I expect from chain, independent, and mail- order houses?

Problem: The Parker family recently moved to a small town. The income of the family is quite limited. What factors will Mrs. Parker consider when deciding where to buy?

Possible Solution: Visit different types of stores and compare prices of various articles.

List the advantages and disadvantages of each type of store.

Instruction:

1. Score the various types of stores as to services offered.

2. Evaluate a service you have had.

Information given:

1. Types of stores are

    Chain

    Independent

    Cash and carry

    Mail-order houses

2. Factors influencing choice of store are

    Location of home in relation to store

    Financial situation of family

    Employment of mother

    Regularity of income

    Prices and services offered in various stores

    Grade and quality of merchandise

    Policies of management

Advice: Realize the factors which influence the choice of a store. Make wise choices of where to buy.

Advertising: Discuss the difference between the printed and spoken advertisement; in which category misleading advertising appears most frequently; how consumers may work toward eliminating misleading advertising.

Compare the type of appeal in advertising the following:

Refrigerators	Railroad transportation
Soaps	Automobiles
Cosmetics	Washing machines

1. Why has the controversy concerning false advertising always centered around consumers' goods and rarely affected industrial goods?

2. Why have department stores never used advertising agencies successfully?

3. What effect do you think television will have on the use of radio as an advertising medium?

Buying: It has been said that, in his purchasing, the consumer is actually voting. Explain what this means. Tell whether you agree with it, and explain why?

Suggested Teaching Procedure - Pupil Activity

1. Make a collection of advertisements. Indicate classification of each.

2. Determine which plan for educating the public is used most by local business houses.

3. List some nationally advertised product and indicate media used.

4. Prepare advertisement for school affair.

5. Show relation of the advertising department to the other departments of a business concern according to the chart.

In advertising we recognize the following minimum essentials:

1. A knowledge of buying motives and buying appeals

2. An ability to analyze a product and a market

3. A knowledge of advertising media

4. A knowledge of expression techniques, copy, illustrations, layout, general aesthetics. To this might be added a few details on the general theory of advertising functions and the economics of advertising.

Now that we have guided the students into proper channels of correct thinking, which includes fairness, judgment, and consideration of the question through the problem method of research, we can at this time begin direct questioning. We have have prepared and trained him to produce the facts and the evidence of truthful thinking.

Suggested Questions That May Be Used With the Unit on Buying and Shopping Methods

1. Why do you buy what you buy?

2. How does advertising affect your buying?

3. How does habit and custom affect your choice?

4. Should you determine your needs before you buy?

5. What criteria can you use as a guide in determining what you buy?

6. To what extent do fashion and style affect your choices?

7. How might record-keeping and budgeting help improve choices?

8. What example can you contribute from your own experience of poor choices?

9. In what way can business contribute to the improvement of values and tastes?

10. How often do you buy for yourself or others the following articles?

11. Are you interested in buying these articles?

12. Which of these articles do you purchase most frequently?

13. What would help you most in getting better value for your money when you buy?

a. Better labelling?

b. Better trained salespeople?

c. Specifications in advertising and labels?

d. Less advertising?

e. Less high pressure salesmanship?

f. Better merchandise?

g. Better variety?

h. More information on where to buy?

i. More buymanship instruction in the schools?

Suggested Questions That May Be Used With the Unit on Advertising

1. How shall I know a good advertisement?

2. On certain bars of candy you often find things like this: "Gives you energy," "Helps balance diet." Should I believe these?

3. How can the advertising of certain articles be justified?

4. Should I believe the ads in the newspaper?

5. I often wonder why advertising on the radio is so often false?

6. Some stores advertise, "Come to such and such a store and open up an account without going through any red tape," but when you get into these stores it is altogether different.

7. How do you know what to believe? You read one thing in the paper and hear it differently on the radio.

8. Do stores always gain by advertising?

9. Where can I secure information on advertisements?

10. Can you believe all the advertising you read, hear, and see?

In the previous units the students learned to become intelligent and conscientious buyers and discovered that all advertising is not false. The question arises as what can the consumer do for himself with the knowledge and information he has at his command.

The following are listed as suggestions that could act as guides to the solution of his problem.

The consumer can help himself by consulting

1. Consumer organizations
2. Rating agencies
3. Governmental agencies
4. Consumers' cooperatives
5. Other sources of information

The consumer can inform himself on prices in the following ways:

1. Collect all the facts possible.

2. Shop around and compare prices.

3. Know the quality desired and the approximate price range for that quality.

4. Read Consumer's Guide and other papers and magazines.

5. Read the market reports in the daily newspapers.

6. Listen to shopping broadcasts.

7. Avoid stores with unessential extra services if your funds are limited.

8. Keep in mind approximately how much you can afford to pay for each article.

9. Buy carefully; insist on correct measure, weight, and quality free from defects.

10. Treat all salespeople with courtesy and respect, but do not buy in a hurry or because of pressure.

11. Do not allow yourself to be persuaded to buy against your best judgment. Remember that it is wise to have a plan and a price range for buying.

12. The spending of money should be done with care, and should result in a feeling of satisfaction.

Earning a living is a difficult task, even at an occupation you enjoy. If you are an intelligent consumer, you will budget or plan the spending of your income so that you can have the things you want and need. Whether your income is large or small, the best plan is to set aside regularly a part of your earnings as savings.

Warnings to consumers:

1. Buyer, beware.

2. Consumer, do not be gullible.

3. Buyer, educate yourself.

4. Buyer, know your weakness.

Be watchful for warnings. It is essential that you recognize some of the earmarks of pressure--

1. An attempt to make you believe that there is only a short time in which to decide.

2. Flattery that is disarming.

3. A promise to give something for nothing.

4. A lowering in price if you hesitate long enough.

5. A bid for sympathy.

6. A request that you sign a paper, an order, or a contract.

7. Any attempt to make you answer "Yes" to all the salesman's questions.

Remember that you owe it to yourself to be an efficient consumer at all times, and to take an active part in the promotion of improvements for the benefit of yourself - the consumer.

CHAPTER V

CONCLUSIONS

Consumer education, like any other phase of secondary education, has both the responsibility and the opportunity of making a maximum social contribution in a democracy.

Democracy, as a way of life, is characterized by a free exchange of views, and in the classroom the student should be given many opportunities to solve his immediate problems. He must have the right to make his own choices. Only through practice in meeting the realities of life can he hope to make advancement and to understand relative values in the midst of conflict and uncertainties.

Education which will function in the everyday life of the student must be based upon his present-day problems and organized in terms of life itself.

The aim of consumer education is to raise the level of family living by a consideration of the important individual and social problems involved in choosing, buying, and using goods and services.

An educated person has many wants and desires. Business and industry should thank education for its part in making the individual conscious of his economic status. The educated man is striving for higher standard of living; more desirable things of life; better food, housing, clothing, and health.

As we educate the consumer, we shall also educate for total living, in the hope that the schools will help to bring the American dream of abundant living a little nearer fulfillment. Thus will our objectives be real and meaningful to the student.

Regardless of how the curriculum is organized, it is important that teachers have the proper viewpoint in their teaching. A teacher who is interested in educating the child for living--who uses the consumer approach in his teaching--will make many worthwhile contributions toward the advancement of consumer intelligence.

> SKILL IN CONSUMING IS NEVER ENOUGH: THERE MUST ALSO BE WISDOM AND CHARACTER. WISDOM IN CONSUMING, AS IN ALL OF LIFE, DEPENDS ON ONE'S HAVING CLEARLY DEFINED, HIGH-QUALITY PURPOSES AND GOALS: CHARACTER IS STRENGTH TO GOVERN ONE'S LIFE; ACCORDINGLY, THEREFORE, THE FOUNDATION OF CONSUMER EDUCATION, IN COMMON WITH ALL EDUCATION, IS TO HELP EACH STUDENT DEVELOP A SENSE OF VALUES, DETERMINE WHAT HE MOST WANTS OUT OF LIFE, SET HIS GOALS AND SEE THEM IN PROPER PROPORTION, THEN ACT ACCORDING TO HIS DEVELOPED PRINCIPLES.[1]

And who is the consumer? Reich in "Selling to the Consumer" immortalizes the consumer in his statement:

> The consumer is <u>you</u>, and the <u>merchant</u> who employs you, and the <u>millions</u> in the cities and towns and on the farm land. The consumer is everybody, no matter how rich or how poor, who consumes what is produced by farm and factory. This world is a world of consumers. It is the consumer who makes the wheels of industry go around. It is the consumer who ultimately makes the standard of living. The consumer is a human being with all the needs, the desires and the wants of the human being.[2]

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[1]Consumer Education Study, <u>Consumer Education in Your School</u>. p. 8.

[2]Reich, Edward. <u>Selling to the Consumer</u>. American Book Company, New York. 1938. pp. 5-6.

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